

### **REMARKS**

This responds to the Office Action mailed on March 27, 2008.

No claims are amended, no claims are canceled, and no claims are added; as a result, claims 1-24 remain pending in this application.

#### **§103 Rejection of the Claims**

Claims 1-24 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Renner et al. (WO 97/10560) in view of Taskett (WO 96/38813).

The Office action states that Renner, on page 21, lines 10-25, discloses the following features recited in claim 1: "receiving financial account identifier information of a user at a code allocation unit," "generating an access code for the user, the access code being to identify the user to a business entity," and "from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code." The passage in Renner relied upon by the Office action is reproduced below.

...in step 403, the cardholder specifies a revalue amount through the use of a suitable input device such as a keyboard or touch-panel display, and, if the cardholder is using the cardholder's own bank account to transfer funds, the cardholder enters his PIN to be used with his normal bank account (this is not to be confused with a PIN or password which can be stored on the card itself). If the cardholder is using a credit card or cash to transfer funds, no PIN need be provided, although it is within the scope of the invention to also require a PIN for credit transactions. If either the cardholder's debit account or credit card account are used, the appropriate bank information can be read from the appropriate bank file (see FIG. 3) or from a magnetic stripe on the smart card itself. If the cardholder inserts hard currency into the machine, the machine itself can determine the revalue amount.

Step 404 includes steps of reading the purse value from the card, verifying that the amount requested plus the current purse value on the card does not exceed a maximum

balance for the card, and aborting the transaction if the maximum purse value would be exceeded. Additionally, a card transaction counter and card balance certificate is obtained from the card in order to ensure non-repudiation...

(Renner, page 21, lines 10-25.)

As can be clearly seen from the passage above, there is no mentioning of the operation of generating of an access code. For example, as explained in Renner, the PIN is being entered by the cardholder himself. Therefore, Renner fails to disclose or suggest the operation of "generating an access code for the user, the access code being to identify the user to a business entity," as recited in claim 1. Furthermore, there is no module or component discussed in Renner that may be considered as corresponding to "a code allocation unit" and therefore Renner does not disclose an operation of "receiving ... at a code allocation unit" disclosed in claim 1. Still further, it is unclear what particular operation in Renner is being considered by the Office action as corresponding to "from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code," recited in claim 1. It is submitted that Renner does not disclose or suggest effecting a value transfer from a code allocation unit or utilizing ... the generated access code. Thus, Renner fails to disclose or submit "receiving financial account identifier information of a user at a code allocation unit," "generating an access code for the user, the access code being to identify the user to a business entity," and "from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code." recited in claim 1. Taskett, whether considered separately or in combination with Renner, also fails to disclose or suggest these features of claim 1.

The Office action correctly stated that Renner fails to disclose or suggest "the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer." The Office action cites Taskett to show this feature. The passage in Taskett relied upon by the Office action to show "the access code being reflected in an amount of value associated with the value transfer" is reproduced below.

Upon receipt of the ID number, the service provider host computer interrogates its database to determine whether sufficient "funds" exist in the account to permit the

consumer to make a long distance call. If not, the consumer is informed that his account is fully withdrawn, and invited to purchase a new prepaid card or make other arrangements for paying the long distance charges for this particular call.

If the prepaid account has sufficient funds available to permit a long distance call, the consumer enters the telephone number of his desired destination, for example in response to a voice or other prompt from the host computer. The consumer will then be connected to his destination, and will be permitted to engage in his long distance telephone call until the available funds in his account are depleted.

(Taskett, page 7, lines 13-24.)

While the Office action does not explicitly state, which element discussed in Taskett is considered to correspond to the "access code" of claim 1, it is reasonable to assume that the Office action considers "the ID number," referred elsewhere in Taskett as "ID code," as corresponding to the "access code" of claim 1. In the passage reproduced above, Taskett, while referring to funds being available to permit a long distance call, makes no mention of a value transfer or of an amount associated with a value transfer. Furthermore, it is not contemplated in Taskett that the ID number may be in any way reflected in an amount of value associated with a value transfer. Thus, Taskett, whether considered separately or in combination with Renner, fails to disclose or suggest "the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer," as recited in claim 1.

Because Renner, whether considered separately or in combination with Taskett, fails to disclose each and every element of claim 1, claim 1 and its dependent claims are patentable in view of such combination and should be allowed.

The Office action does not explicitly discuss the features of claims 2-4 and 6. For example, the Office action does not address the feature "wherein the generated access code is equal to the amount of money associated with the value transfer," recited in claim 3. Taskett, whether considered separately or in combination with Renner, fails to disclose or suggest this feature. Thus, while claim 3 is allowable by virtue of being dependent on allowable claim 1,

claim 3 is patentable in view of the Renner/Taskett combination because said combination fails to disclose or suggest "wherein the generated access code is equal to the amount of money associated with the value transfer," recited in claim 3.

Regarding claim 8, the Office action correctly stated that Renner fails to disclose or suggest "wherein: the access code comprises at least two partial codes." The Office action refers to the ID code and the replacement code in Taskett to show this feature. It is submitted that, while there may exist an association between an ID code and a replacement code, the ID code and the replacement code in Taskett are two distinct complete codes that are meant to be used for different purposes. For example, as can be clearly seen from the passage cited in the Office action and reproduced above, an ID code (referred in Taskett on page 7, line 13 as an "ID number") may be used by itself, without the need for an associated replacement code, when a consumer wishes to make a long distance telephone call. (Taskett, page 7, lines 13-24.) A replacement code, on the other hand, is meant to be used when the ID code is no longer available, as when the consumer lost his calling card. (Taskett, page 8, lines 3-16.) Because two distinct and complete codes (ID code and replacement code) discussed in Taskett cannot be regarded as corresponding to an access code comprising two partial codes, Taskett fails to disclose or suggest "wherein: the access code comprises at least two partial codes," recited in claim 8. Thus, while claim 8 is allowable by virtue of being dependent on allowable claim 1, claim 8 is patentable in view of the Renner/Taskett combination also because said combination fails to disclose or suggest "wherein: the access code comprises at least two partial codes," recited in claim 8.

Claim 12 recites operations to "generate an access code for the user, the access code being to identify the user to a business entity" and "effect a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer." Therefore, claim 12 and its dependent claims are patentable and should be allowed in view of the combination of Renner and Taskett for at least the reasons articulated with respect to claim 1.

**CONCLUSION**

Applicants respectfully submit that the claims are in condition for allowance, and notification to that effect is earnestly requested. The Examiner is invited to telephone Applicants' attorney at 408-278-4052 to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

Respectfully submitted,

SCHWEGMAN, LUNDBERG & WOESSNER, P.A.  
P.O. Box 2938  
Minneapolis, MN 55402  
408-278-4052

Date June 27, 2008

By /Elena Dreszer/  
Elena B. Dreszer  
Reg. No. 55,128

**CERTIFICATE UNDER 37 CFR 1.8:** The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 27 day of June, 2008.

CHRIS BARTV  
Name

  
Signature